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ABSTRACT

Company-sponsored wellness programs are particularly important for older employees inasmuch as they are at greater risk of disease and disability than are their younger counterparts and their health care and health insurance costs are generally higher. As the cost of retirement benefits rises, wellness programs for retirees are becoming increasingly important. Wellness programs intended for older workers and retirees may focus on one or more of the following: medical screenings, health information, health classes and seminars, and exercise and fitness programs. Physician involvement and support, spouse eligibility, focus on risk factors, emphasis on managing chronic illness, knowledgeable and enthusiastic staff, recognition of individual achievement, focus on retirement planning or on a retiree club, and caution in using an age focus are all factors that have been found to be associated with program success. Although worksite wellness programs have not traditionally focused on older workers or retirees, companies that have instituted such programs have found them worthwhile for their cost-effectiveness and their inherent social value. Wellness programs for older and retired employees can be especially effective when companies recognize the varied abilities and interests of retirees of different ages and when programs are designed with consideration for such barriers as access to programming, legal liability, difficulty in effecting behavioral change, and lack of consensus about effective interventions. (Twenty-seven examples of companies that offer wellness programs for older employees and retirees are included in this document.) (MN)

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WBGH WORKSITE WELLNESS SERIES

WELLNESS PROGRAMS FOR OLDER WORKERS AND RETIREES

Prepared by

ROBERT C. LEVIN
Washington Business Group on Health

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WBGH Worksite Wellness Series

WELLNESS FOR OLDER WORKERS AND RETIREES

Prepared by

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January 1987

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WELLNESS FOR OLDER WORKERS AND RETIREES

INTRODUCTION

Compared to worksite wellness programs in general, health promotion programs for older workers and retirees are relatively unexplored, undeveloped, and undocumented. Little research has been conducted by companies on the health needs and concerns of their older workers and retirees, and relatively few programs have been developed to target this group of older adults. Further, no comprehensive studies and only modest numbers of case analyses have looked at age as a determinant for program development, participation, satisfaction, and effectiveness.

However, conversations with corporate health promotion directors, occupational physicians, and benefits directors, as well as results from various surveys, indicate that companies are, indeed, offering health promotion programming for their older workers and retirees. In order to gain a greater understanding about the extent and content of this programming, some 50 companies were contacted and program managers were interviewed about their health promotion efforts for these audiences. While most were unable to provide statistics about the number of older workers or retirees participating in health promotion/wellness activities, there was generally a strong feeling that the programs that have been implemented thus far have been valuable, for the older worker/retiree, as well as for the company.

Who is an "Older" Worker?

One of the major difficulties in writing about "older workers" is that there is no clear point at which a worker becomes one. Personnel managers have variously described older workers as those over the age of 65, those past average

retirement age (say, 60 and over), those eligible for preretirement planning (usually 55 and above), those workers over the age of 50, or other numerically arbitrary categories. From a different perspective, the Federal Age Discrimination in Employment Act (ADEA) sets age 40 as the minimum age for legal protection in cases where age is used as a criterion for hiring, retention, and dismissal.

In interviewing company program managers for this report, no strict definitions were set forth. Rather, each company was asked to discuss "older workers" in whatever framework fit its own setting, with the suggestion that the company could choose to include employees as young as 40 in its definition of an older worker. Thus, while the specific age used to identify "older" workers in this paper may vary from company to company, the experiences of each business is reported within the context of that organization's philosophy.

Another problem worth discussing at the outset relates to the term "health promotion." Worksite health promotion often is defined as those activities designed to keep a healthy person well. Fitness, nutrition, weight reduction, stress management and other programs are all designed primarily to reduce the risks for the development of diseases. For older adults, however, the promotion of health often has secondary and tertiary functions, including early detection and treatment of an existing condition, and rehabilitation and the prevention of complications.

Whereas the emphasis of this report will be in describing corporate efforts in "primary" health promotion--those efforts that are made to keep a healthy person well--it also will make note of other forms of prevention that have become popular in the workplace. For example, many of the corporate programs that are targeted to older adults have a restorative feature, such as exercise as a tool for cardiac rehabilitation. Other programs,

including hypertension screening, combine features of traditional preventive wellness with an emphasis on early detection and intervention. In addition, popular programs, especially among retirees, include the management of existing disabilities, such as arthritis. While this report is not designed to give a comprehensive look into corporate rehabilitation and disability management programs, descriptions of some of these activities are included in this paper's section on "Company Examples."

While programs for older workers and retirees are not plentiful, enough examples exist to permit tentative conclusions about general trends in program design and implementation. In assessing these trends, this report will focus on the creative efforts that are being made by companies to address the area of health promotion for the older worker and retiree. The following questions will be answered

- Why would/should companies be interested in developing programs for older adults?
- What are some of the general characteristics of successful wellness programs for older workers and retirees?
- What kinds of programs are companies providing for older workers and retirees?

WHY IS WELLNESS FOR OLDER WORKERS AND RETIREES IMPORTANT TO BUSINESSES?

Health promotion programs are popular because they serve to prevent illness or injury, maintain health, help improve productivity and morale, and they may reduce future health care expenditures. Although these general characteristics provide a rationale for the development of health promotion programs irrespective of age, there are several unique factors that support the development of wellness programs for older workers and retirees.

An Older Workforce

Demographic changes are making it more important for companies to become involved in the health of their older workers and retirees. Workers over the age of 40 now comprise a large segment of the labor force in many companies. Figures from the Labor Department show that in the next ten years, the greatest percentage increase in the workforce will be with employees aged 35 to 54. (Fullerton and Tschetter, 1983) Projections also show that the workforce will continue to grow older, with the median age of employees, now approximately 32, increasing to 42 by the year 2030. Several public utility companies already have median employee ages in the low to middle 40s, while individual plant locations may have a much older workforce. Levi-Strauss' Valencia Street plant in San Francisco is an example of a location with a workforce that averages 50 years of age.

More Retirees

The number of retirees is also increasing substantially. In 1960, the average American corporation had somewhere between 10 and 15 employees for each retiree. This "support" ratio is fast approaching a national average among major employers of three active employees for each retiree. In some of the older

industrial companies, where employee turnover, average retirement age and new hirings have been lower than national averages, the support ratio of workers to retirees approaches or exceeds an even 1:1 relationship.

Greater Risk of Disease and Disability

The growth in the population of older workers and retirees would be of little concern to employers if that population remained healthy. Yet, statistics show that chronic health conditions and other illnesses are more prevalent among middle aged and older persons. As Table I indicates, there are many conditions that increase in prevalence with age: arthritis, hypertensive disease, hearing impairments, heart conditions, chronic sinusitis, arteriosclerosis, and diabetes are several of these.

Not only do the incidences of illness increase with age, but the prevalence of those conditions among middle aged and older adults has increased in the last 25 years. As Table II indicates, between 1961 and 1979, rates for reported chronic conditions within the 45 to 64 age group increased substantially.

TABLE I

Prevalence of Selected Chronic Conditions by Age: United States, 1981

Condition	RATE PER 1,000 PERSONS		
	17-44	45-64	65 Plus
Arthritis	47.7	246.5	464.7
Hypertensive Disease	54.2	243.7	378.6
Hearing Impairments	43.8	142.9	283.8
Heart Conditions	37.9	122.7	277.0
Chronic Sinusitis	158.4	177.5	183.6
Visual Impairments	27.4	55.2	136.6
Orthopedic Impairments	90.5	117.5	128.2
Arteriosclerosis	0.5	21.5	97.0
Diabetes	8.6	56.9	83.4

Primary Source: National Center for Health Statistics, Division of Health Interview Statistics, unpublished data.

Secondary Source: (Newquist, 1985).

TABLE II

Percent Change in Reported Morbidity Among Persons Aged 45-64: United States, 1960-1981

Disease Prevalence (1961-1979	Males	Females
Arthritis	+27	+22
Heart Diseases	+35	+55
Back/Spine Impairments	NCH	+13
Hypertension	+100	+50
Diabetes Mellitus	+38	+34
Visual Impairments	NCT	-19
Work Disability (1960-1981)	+161	+67

NCH: No change

NCT: No clear trend

Source: Newquist, D. "Trends in Disability and Health Among Middle-Aged and Older Persons." Andrus Gerontology Center, University of Southern California, 1984.

Greater Use of Health Care Services

The risk of illness increases even more for retirees. The average adult over the age of 65 is much more likely to require health care than a younger adult. Unpublished data from the National Center for Health Statistics indicates that in 1985 there were 368 hospital discharges per 1,000 adults over the age of 65 (NCHS, 1986). By contrast, adults 45 to 65 had 170 discharges per 1,000. In addition, over four days of hospital care were provided for the average adult over 65, while the per capita use of hospitals for the 45 to 64 age group was less than 1.2 days. The number of doctor visits per person also increases with age. Persons between the ages of 45 and 64 averaged 3.1 visits per year in 1985, while persons 65 and older averaged 4.8 office visits per year. (National Center for Health Statistics, 1985)

Older Workers Often More Costly

The need to manage health care costs is another rationale for the development of company-sponsored wellness plans. Although employer plan costs may actually be lower for the older employee without plan-eligible dependents, or for the older woman employee past childbearing age, data released by the Senate Special Committee on Aging show that on an individual basis, health care costs increase with age. Using ages 45 to 49 as a base figure of 100 percent of plan costs, the following chart displays this increase in costs according to age.

Age	Percent of index
Under 45	80%
45 to 49	100%
50 to 54	112%
55 to 59	125%
60 to 64	160%
65 to 69 (estimated)	225%

Source: Senate Special Committee on Aging, The Costs of Employing Older Workers, 1984

Retiree Benefit Costs Growing

In addition to the current costs associated with health benefits, companies are worried about their future costs. Estimates of the unfunded liability of employer paid retiree health benefits ranges from the Labor Department projections of $98 billion dollars (U.S. Labor Dept., May 1986) to private estimates of a trillion dollars or more.

Recent legal suits, brought in the wake of corporate efforts to reduce or eliminate retiree health benefits, have made companies duly aware of their obligation to and the costs of providing medicare supplements to their retirees. Even such a young company as Federal Express, which in the Spring of 1986 had 35,000 employees and only seven retirees, has expressed concern over the costs associated with the future growth of their retiree population. (Hospitals Magazine, 1986)

A relatively unexamined cost for companies is that of health care for retirees under age 65. A survey of its membership conducted by the Washington Business Group on Health found that well over a third of those employers who had offered early retirement

incentives to their employees reported that the health care cost for these early retirees exceeded their cost projections. (WBGH, 1985)

Older Americans Need/Want Health Information

Although studies show that older adults--like people in all age groups--do not always practice good health habits, studies also indicate that they are both concerned about and interested in their own health.

In a survey conducted by the National Center for Health Statistics, (NCHS, 1986) those over 65 demonstrated some poor health habits. For example:

- Sixteen percent of those over age 65 are smokers.
- Only 29 percent report they exercise or play sports regularly.
- Only 33 percent wear seat belts most of the time they are driving or riding in a car.
- Older women perform fewer breast self examinations and have fewer PAP smears than their younger counterparts.

Yet older adults are very eager to obtain information about maintaining and improving their own health. Through a series of focus groups conducted with older Americans by the U.S. Department of Health and Human Services (Maloney, Fallon, Wittenberg, 1984), it was learned that the participants had an "overwhelmingly positive response about the importance of health." The two most important concerns for this age group were health care costs and maintaining their independence (not being a burden to others). Additional topics of great importance were: diet/nutrition/overweight, exercise/staying active, high blood pressure/salt intake, heart condition/heart attacks/cholesterol, arthritis/mobility, eyesight/cataracts/glaucoma/night driving, loss of hearing, medication/side effects/lack of information,

dementias/Alzheimer's disease, circulatory problems/strokes, and diabetes.

Furthermore, the focus groups found that older adults are not just sickness or problem oriented, but that they are very concerned with the notion of staying well. Participants sought information from one another, asked questions, and requested clarification. "As a whole, their receptivity to new or additional health information appeared to be high." (Maloney, Fallon, Wittenberg, 1984)

These findings are echoed by the experiences of many companies. According to Patrick Lord, fitness manager at Kimberly-Clark, retirees who participate in the company's health promotion programs are interested in "quality of life" issues. Many want to enrich their later years by maintaining or increasing their vigor; all hope that health maintenance will allow for continued independence into old age. "The goals for many are simple: staying in their homes, mowing their own lawns, planting their own flowers," states Lord.

Most Wellness Programs Target Younger Adults

Both at and away from the worksite, most health promotion programs have a tendency to appeal to younger adults. A telephone survey conducted by the National Research Corporation found that those most likely to be involved in general wellness or health education programs are aged 25-44. (Jensen, 1986)

The program category in which a youth-focus may be most easily seen and where it may have the most significant impact is in physical fitness activities. Popular at many companies, aerobic exercise classes are an example of the kind of wellness programs that have had little or no appeal to older adults. Intimidated by the "younger competition," and unaccustomed to the "modern" music, or fearful of the effects of exercise, many older adults

have been wary of joining company-sponsored classes. While this youth fitness culture is changing, there is still a strong negative stereotype attached to certain forms of health promotion by older adults.

The perceived antipathy of older workers to health promotion programs was expressed in a survey of Certified Employee Benefit Specialists (CEBS). The survey discovered that while 66 percent of respondents felt that employer-sponsored wellness programs are likely to become a key part of employee benefit plans in the future, 73 percent believed that these programs "have a tendency to appeal to those who need them the least (i.e., younger, healthier, better educated employees)." (International, 1985)

Education programs at the worksite designed to appeal to older workers and retirees have the potential to stimulate participation in wellness activities. Thus far, however, this potential has not yet been realized. Preliminary results from the 1986 National Survey of Worksite Health Promotion Activities, (U.S. Department of Health and Human Services, 1986) which surveyed worksites with 50 employees or more, show that retirees are eligible to participate in health promotion activities in 30 percent of U.S. worksites. An earlier survey conducted by the Washington Business Group on Health of its members (primarily large employees) found that only 15 percent of companies with wellness programs permit retiree participation. (WBGH, 1985) Because most companies do not keep participation records by age, it is often difficult to determine the level of participation in worksite wellness activities by older employees. Yet program managers have indicated that participation rates for older adults have been increasing.

Health Risks for Older Adults Can Be Reduced

Although studies of the impact of reducing health risks in older people are limited, several do indicate that health promotion

programs, even if begun late in life, can be effective in reducing the risk of illness and disease. Exercising, quitting smoking, adopting healthy eating habits, preventing accidental injuries, and using preventive health services all can promote the health of older people. One worksite health promotion study conducted by the CIGNA Corporation included age as an operating variable and found a reduction in risk factors for cardiovascular disease for the older employees who participated in the programs. Other studies have shown the impact of wellness programs on health status and risks for disease development.

- Studies of ex-smokers aged 65 to 74 found that even those who had quit smoking just one to five years previously had no higher risk for coronary heart disease death than non-smokers. (Jajich, 1984)
- Stopping smoking leads to marked gains in cerebral circulation important for older people with hypertension and other cerebrovascular risk factors. (Rogers, 1985)
- Evaluations of the "Growing Younger" program, a health promotion program for older adults developed by Healthwise, Inc., Boise, ID, have shown reductions in risk factors including cholesterol levels and blood pressure for program participants. (Kemper, 1984)
- Data from the Harvard alumni study (Paffenberger, 1986) indicate that older adults who have a history of modest exercise have greater longevity than their non-exercising peers.
- Reports from both Stanford (Haskell, 1985) and the University of Southern California (DeVries, 1986) have shown that low-impact exercise programs--popular with older adults--improve cardiovascular fitness almost as much as higher intensity workouts.
- A 1980 Lancet study of British civil servants found that regular energetic gardening and brisk walking were among the activities linked to heart-disease protection. (U.S. News, 1986)

- Studies conducted at the University of Southern California have shown that walking and bicycling reduce anxiety in the elderly more effectively than tranquilizers. (DeVries, 1983)
- Exercise also can lead to increased feeling of well-being (Kuntzleman, 1978) and better sleep. (Baekland, 1970) Coupled with adequate calcium intake, exercise also can prevent the problems associated with osteoporosis. (NIH, 1984)
- Individuals over age 60 who participated in a one-year endurance training program showed large increases in aerobic power (approximately the same increases shown in younger subjects), as well as improvements in blood lipids (fats) and sugar and insulin levels, indicating a decreased risk of heart disease and diabetes. (United Seniors Consumer Cooperative, 1986)

Key Element in Retirement Planning

Companies report that older adults have expressed a growing interest in having health and wellness information as part of retirement planning. In addition, many companies have reported that preretirement planning provides an ideal context in which to introduce wellness activities for older workers and retirees. The stigma that workers sometimes associate with wellness programs targeted to age is reduced when programs are integrated into ongoing preretirement activities. Since workers are planning to retire, fears of being identified as an older worker, or of being scrutinized more closely for the purposes of promotion or retention, are minimized.

In a retrospective survey of its retirees, the SUN Company found that there was a strong interest in having more health and wellness content in the company's retirement planning program. Responding to the retirees advice, the company increased the content of health and wellness to 25 percent of program time.

Health and wellness programs, along with financial planning, are now the most popular features in corporate retirement planning sessions at SUN.

Older Workers are Valuable, Productive

One of the most important reasons for developing health promotion programs for older workers is the value of maintaining the health and productivity of those older employees. The Senate Aging Committee report, The Costs of Employing Older Workers, suggests that "...to the extent that the health of older persons is improving because of improved management and control of acute and chronic conditions, [older persons] productive capacity in the organization can increase." (U.S. Senate, 1984) The committee also reports that healthy, older workers are no less productive than their younger counterparts.

Results of a study by Yankelovich, Skelly and White (Yankelovich, 1985) showed that older workers were viewed positively by managers. The study noted that older workers are particularly valued for their "experience, knowledge, work habits and attitudes." In companies of all sizes, older workers received high marks for attendance and punctuality, commitment to quality, company loyalty, and dedication.

Encourage Longer Worklife

Since "personal health" is a common reason given by middle aged adults for their retirement decision (Newquist, 1985[a]), corporate-based health promotion programs can encourage those who might otherwise retire because of health reasons, to stay in the workforce. Given recent legislation prohibiting a mandatory retirement age, it seems likely that efforts to stimulate older worker and retiree participation in wellness activities would be greeted enthusiastically by public policy makers, who recognize both the current age discrepancy in program participation and the role of programs in promoting good health.

Supportive of Public Sector Goals

At the White House Conference on Aging in 1981, one of the committee recommendations was to "increase private sector activity in the area of health promotion and fitness for the elderly." Currently, the office of Disease Prevention and Health Promotion (DHHS) is conducting a national public education program, "Healthy Older People," designed to encourage older people to adopt healthy lifestyles. Materials from the campaign are available for use in the worksite. In addition, some state and local health and aging departments have developed and tested model projects in wellness for older adults. State and local coalitions on health promotion and aging now exist in at least 33 states. These agencies and coalitions offer excellent resources to help corporations develop programs for their retirees.

DESIGN OF WELLNESS PROGRAMS FOR OLDER WORKERS AND RETIREES

Company-sponsored health promotion programs for older workers and retirees can be divided into three overall categories.

1. Those designed for a specific age group--usually retirees.
2. Those programs open to all ages, but that deal with lifestyle topics relevant to older adults, including smoking cessation, nutrition, weight management, hypertension control, and accidental injury prevention.
3. Programs open to all ages, but that address topics associated with aging, such as hearing and vision loss, low impact or "easy" exercise, osteoporosis, arthritis, Alzheimer's disease, safe use of medications, etc.

Because it often is difficult for employers to identify the number of older workers (or even retirees) who participate in regular health promotion activities, the bulk of this section will address the first and third categories. It is important to keep in mind that even those activities that are targeted to older adults often appeal to a wider audience. Younger employees are concerned with the health status of their parents or are interested in their own aging; modified aerobic classes often appeal to beginning exercisers of all ages or workers undergoing rehabilitation; women under 40 are interested in learning what they can do now to prevent osteoporosis in the future.

Program Participation by Older Adults/Retirees

Depending on median workforce age, corporate culture, and programming efforts, participation rates of older workers in wellness activities can be quite high.

- While the number of older workers is relatively low at Tenneco, 40 percent of those who are over the age of 40 participate in Fitness Center activities.
- Pfizer has successfully recruited more than half of its women employees over the age of 55 to participate in a special screening and fitness program in its corporate headquarters in New York.
- At Provident Indemnity Life Insurance, nearly all of the company's employees, 30 percent of whom are over the age of 50, participate in one or more company-sponsored health promotion programs.
- At Ford, users of the Dearborn Fitness Center have an average age of 45 years. At Coors, the average wellness program participant is 42. In General Electric's Corporate Headquarters, the average participant's age is 40.
- Compared to a company such as Mesa Petroleum, whose average participant is in his or her late twenties or early thirties, the companies cited above have high participation rates by older employees.

Some companies that have well-developed wellness programs with good participation rates by older employees make no attempt to encourage participation by retirees. General Electric is one company that has good participation by older employees; but due to space allocation problems and liability concerns, retirees are not eligible to use the company facility.

Retiree involvement in worksite health education classes also is growing. Many retirees are invited back to the company for "brown bag" lunches in which a speaker or workshop on a health topic is highlighted. Often, participation rates can be impressive.

- Sentry's "Enrich Your Life" health promotion seminar was attended by 150 company retirees and spouses living in the Stevens Point, WI, area.
- Goodyear's "Food for a Healthy Heart" program was well attended by corporate retirees.
- A screening and counseling program offered for retirees of Rohm and Haas was attended by half of those eligible in the Knoxville, TN, area.

Program Categories

Programs that target the older worker or retiree can be broadly categorized into several groupings:

- Medical Screenings
- Health Information
- Classes and Seminars
- Exercise and Fitness Programs

Medical Screenings

Through the company's medical department, or through community clinics or hospitals, companies provide a variety of screenings with follow-up to determine employees' risks for developing diseases and to encourage prompt action to control the condition. Blood pressure screening, for example, is the most common screening program for workers of all ages. These screenings are especially important, however, for older workers and retirees whose risk of hypertension and hypertension-related diseases increases with age.

- Some companies are expanding the range of screenings available to their employees. The System Development Corporation, for example, may have been the first company to perform in-house carotid duplex scanning for plaque build-up on the carotid artery.

Health screenings are occasionally performed in conjunction with special programs for older adults.

- In Levi-Strauss' pilot wellness project for older workers at its Valencia Street plant in San Francisco, participants were given diabetes and colorectal screenings in addition to blood pressure measurements.
- Rohm and Haas' screening for their retirees in the Knoxville area included risk assessments for stroke and heart disease.

There are many companies, such as New York Telephone, that increase the frequency of their health exams and medical screenings to employees who have attained a certain age (often 40). More companies now are trying to encourage those older employees and retirees who participate in screening programs to alter their health behavior. Rohm and Haas staff provided educational materials for all retirees who participated in the company-sponsored health screenings, and, in one-on-one counseling sessions with examining physicians, smokers were encouraged to join a community smoking cessation program.

Health Information

Use of printed material seems to be the most common technique by which companies provide information about healthy behavior and promote wellness programs, especially for retirees. Given the fact that many retirees have moved far from their original worksites, there often is no other means to try to influence their health behaviors.

Many companies use their employee newsletters (or newsletters serving retirees exclusively) to convey information on nutrition, exercise, stress management, and other wellness topics. Information designed to help older adults (and others) use the

healthcare system wisely--such as understanding drug interactions, how to communicate with your doctor, second opinion surgery, and medical self-help, often are highlighted. Newsletters also are an effective means of advertising company-sponsored wellness programs, of publicizing community activities, or of promoting self-help programs.

- Newsletters, such as Mutual of Omaha's "Leisure Times," Pfizer's "Plus," Levi-Strauss' "Arcuate," and Honeywell's "Prime Time" are just a few of the many corporate publications that have provided retirees with health information in recent issues.
- A 1985 issue of "MerckContinued" exemplifies how companies can be a conduit for public health information. The newsletter publicized the U.S. Consumer Product Safety Commission's "Checklist on Home Safety."
- Weyerhauser distributes to all 13,000 of its retirees the Bob Hope International Heart Research Institute's publication "Healthwise." Included in the publication is information on a variety of wellness topics.

Pension check stuffers and brochures, mailed directly to retirees or made available at retiree club meetings, also are a common format for wellness information. At pensioner meetings and through other mechanisms, Lockheed has distributed thousands of brochures on individual wellness topics to its older employees and retirees. The most popular brochures at Lockheed were those on weight and cholesterol, high blood pressure, exercise, and first aid.

Companies, including Bank of America, are showing a growing interest in providing their retirees with self-help books targeting wellness for older adults. Health programmers at Union Carbide are in the process of developing a self-help guidebook that will be provided free to all Carbide pensioners. Included in the guide will be tips on home health management, health

goals, self monitoring, evaluation, and a chapter on "How to Reward Yourself for Healthy Behavior." In addition, resource sections on organizations and on other self help tools will be included.

Classes and Seminars

In addition to general wellness programs, classes that focus on topics of special interest also are popular.

- Lawrence Livermore Laboratories has conducted a popular arthritis awareness class for older workers and retirees at the worksite.
- Union Carbide's mini lecture series includes classes on "Fitness and Aging," osteoporosis, and back pain management.
- Tenneco has recently developed a four hour course for its older workers that focuses on such subjects as arthritis, osteoporosis, and proper nutrition in aging. The program also is accompanied by an exercise demonstration.
- John Hancock Financial Services in Boston has included two sessions on aging in its "Family Life Luncheons" series and has offered classes in cancer and diabetes education.
- Kimberly-Clark has addressed the health concerns of middle aged and older women through its "Women and Midlife Health" seminars.
- At the System Development Corporation, a nutrition program is given each month that includes a home cooked meal and instructions on how to prepare the food. This class has been extremely popular with older employees at the company, with approximately 80 percent of class participants over the age of 40.

Exercise and Fitness Programs

Based on the interviews conducted with worksite health promotion program managers in developing this paper, it appears that exercise and fitness programs are among those most often attended by and/or designed especially for older workers and retirees.

Self-Directed Activities: Several companies, such as Ford and Coors, find that self-directed exercise and fitness programs are most popular among their older employees and retirees. At Coors, approximately 60 percent of the retirees who use the Fitness Facility work out on their own. As is the case at CIGNA, and at other companies, these self-directed programs often incorporate initial screenings in which older workers and retirees are given program goals and a fitness routine. The worker or retiree will then monitor his or her own progress and be checked periodically by Center staff.

Other companies have greater participation by older workers and retirees in more formal classes and other structured programs. Most of these formal programs fall under the category of instructor-led group exercise classes.

Since exercise programs are so popular with both older workers and retirees, several representative categories of activities are discussed below.

Formal Exercise Classes: Most of the classes designed specifically for older adults involve various modifications of traditional aerobic fitness routines. For example, there often is an increased emphasis on stretching, and longer warm-up and cool-down sessions, in addition to a modified pace.

- Tenneco's "Aerobics Light" is a modified aerobic program popular with older women employees.

- Rodale Press' "low-key" aerobics class has received enthusiastic support from retirees.
- At Goodyear, group exercise activities for retirees include brisk walking, modified sports, and folk dancing.

Programs that emphasize flexibility as opposed to cardiovascular fitness also are popular.

- Coors "Senior Aerobics" class is geared toward gentler stretching exercises;
- Campbell Soup's exercise program, which has a high percentage of retiree participants, emphasizes flexibility and muscle tone;
- LL Bean's program emphasizes gentle exercises and stretching.

Exercise classes lend themselves to creative approaches for encouraging older worker and retiree participation. At Goodyear, staff incorporate special exercises designed to improve reaction time and hand/eye coordination into regular fitness classes.

Walking programs have been successful in encouraging exercise by those who hesitate to participate in gymnasium activities or in strenuous fitness programs. Since studies have indicated that 41 percent of adults over the age of 65 walk for exercise, and only one percent jog, (Advancedata, Sept. 1986) the development of company-sponsored walking programs may continue to grow in appeal with older workers and retirees.

- As part of the company's Positive Lifestyle Management Program, the John Hancock Walkers Club meets three times a week to walk for 40 minutes over the lunch hour.
- Steelcase, Inc. has developed a morning walking class for its retirees.

Rehabilitation Related Programs: Activities designed as part of rehabilitation or special risk management programs often have a high concentration of older workers and retirees. Sentry's "Adaptive Exercise Program," which is designed for workers on disability or with physical impairments, has a high percentage of older participants. Often through these programs, older workers are indirectly given priority to use the corporate fitness facilities. Union Carbide is an example of a company that permits employees with special health risks, such as hypertension, to use the Fitness Center on company time. Other employees must use the Center on their own time.

Sentry Insurance's "Fitness Laboratory" classes use various cardiac rehabilitation techniques. A hybrid between individual workouts and group classes, the one hour sessions begin with a series of group warm-up exercises. Following the group activities, the 27 participating retirees then work out at their own pace for one half hour before reuniting in the group for a cool-down session. During the individual workout, the instructor is able to address the specific concerns of the diverse group of retirees.

Water Exercise: Water exercise programs seem to be the most popular among older workers and retirees. The use of swimming pools and water activities is popular for various reasons, including the soothing nature of the exercise, the absence of the strain associated with other aerobic exercises, and the enjoyment of being in the water. According to program managers at both Kimberly-Clark and Steelcase, the water exercise classes have had special appeal to older adults with arthritis or back problems.

- Program managers at Steelcase anticipate that 40 to 50 company retirees will participate in a fall 1986 water exercise class at the new company pool.

- At Ford, the one consistently successful group class for retirees has been the "aquacize" class, a program of aquatic exercises.
- Kimberly-Clark's water exercise class, "aquacize," was developed for older workers and retirees.

Companies need not have their own pool to have swimming and other water programs for their employees and retirees. One employer has made one night a week "company night" at a local YMCA.

Recreational Activities: Recreational games are another means to encourage the participation of older workers and retirees in fitness activities.

- Many companies, such as Bucyrus-Erie, sponsor bowling leagues for workers and retirees.
- Goodyear's retirees participate in modified sport activities and square dancing.
- Tenneco's "Wallyball," a modified version of volleyball played on a racquetball court, has been especially popular with older workers, with about 20 percent of the company's older women employees actively involved in league play. This figure is especially significant when compared to the almost total lack of participation of older women employees in otherwise popular racquetball.

ELEMENTS OF SUCCESSFUL PROGRAMS

While company-sponsored wellness programs for older workers and retirees are too new and/or sparse in numbers to establish any hard and fast rules for successful implementation, several trends became evident in the interviews conducted for this paper. Based on the experiences of individuals implementing a wide range of activities, there appear to be several elements that contribute to successful programs.

Physician Support and Involvement

According to program managers in companies such as CIGNA and Pfizer, their success in recruiting older workers into company wellness programs is attributable, at least in part, to enthusiastic support from the Corporate Medical Department. CIGNA's program has a strong medical orientation, including a very thorough screening. The company also gives primary use of the center to workers over the age of 40. CIGNA program administrator Stewart Deltz noted that "When people come into our center, they know they aren't just coming into a gym. They're coming into a well-regulated and monitored program for the improvement of their personal health."

Debbie Lewis, former program director at Union Carbide, reported a similar experience. The company's wellness program's credibility is strengthened in the eyes of the employees by the active support of the medical department.

Physician-led educational classes also are popular among older workers and retirees. One of the most popular parts of Idaho Power's pre-retirement planning program is the physician-directed health component. Retirees, especially, enjoy talks and participating in question/answer sessions with company and

community physicians. Recently, a Shell Oil annuitant cruise featured a retired company physician speaking on wellness issues.

The belief that physician support promotes healthy behavior is a common one. In testimony given before the Senate Finance Committee's 1985 hearing on Health Promotion/Disease Prevention for the Elderly (June 14, 1985), Jerry Miller of the Health Insurance Association of America described the physician as the "key" to successful preventive care: "... experience shows that where the physician has an interest in preventive care ... the patient is more responsive."

Spouse Eligibility

Several program managers have indicated that permitting spouse and family participation in wellness programs is an effective way to recruit and retain program participants. According to Max Morton, staff physician at Coors, participation by spouses has been effective in building enthusiasm for the company's Senior Exercise Program. Family participation and support also can be effective in influencing the success rates of certain behavior modification programs such as smoking cessation and nutrition awareness.

Risk Factor Focus

Program managers have indicated that targeting programs toward health risk factors is often a more successful strategy for attracting older workers than targeting programs toward a particular age group.

Focusing on health risk factors, however, may actually result in indirectly targeting according to age.

- For example, although the company makes no special effort to recruit older workers, Bank of America's hypertension

self-management and smoking cessation programs (both risk factors for cardiovascular disease) have attracted a high percentage of older participants.

- At Union Carbide, as well as at other companies, priority use of fitness facilities is given to employees of all ages who have been identified by health risk appraisals as being at risk for developing health problems, such as cardiovascular disease. At Carbide, a majority of these participants are older workers.
- Richard Kroon of Johnson & Johnson attributes the success his company has had in encouraging the participation of older adults in health promotion programs to risk targeting: "What we've learned over the years through trial and error, is that programs are best targeted toward risk factors and that age is secondary."

Chronic Illness Management Focus

Many companies find that rehabilitation and disability management programs assist in encouraging older worker involvement in health promotion activities.

- Sentry Insurance's Supervised Exercise Program is open to any employee or spouse who has cardiovascular disease. While not exclusively serving the older employee, most participants in the program are over the age of 40.

Many companies now offer classes and lectures on osteoporosis, arthritis, diabetes, and other conditions characteristic of older adults. Though participants in these sessions include younger workers, most classes have high concentrations of older workers.

Knowledgeable, Enthusiastic Staff

In general, health promotion staff, especially at corporate fitness centers, are quite young. At General Electric, Campbell

Soup, and Johnson & Johnson, the average age of staff members is less than 30. This is typical for fitness center staff; it is rare to find instructors over the age of 40. This fitness center youth culture highlights the importance of staff members understanding the special needs and concerns of older adults.

In an attempt to respond to the needs of older workers and retirees, several companies have begun to train staff on aging issues. Johnson & Johnson attempts to recruit staff who have a knowledge of aging and provides training for those that don't. Kimberly-Clark is another company that has tried to sensitize staff to the needs of older adults. According to Connie Smoczyk, former health promotion director at Kimberly-Clark and currently director of the Institute for Wellness, Ball State University, older workers and retirees often resent the condescending approach that can characterize activity classes for older adults. Therefore, staff at Kimberly-Clark were made aware of the importance of respecting the needs and interests of older adults without resorting to the "babying" that often accompanies those efforts. This is especially the case with student interns that Kimberly-Clark uses as Center assistants. According to Smoczyk, "We tried to make sure that our students had the communication skills appropriate for working with older adults."

Several companies have used their "older" staff members to conduct aerobic and health education classes targeting older workers and retirees. General Dynamics' oldest staff member, a women in her late 30s, conducts the aerobic dance class that is frequented by many middle aged and older women. Having older staff members also can be helpful in providing role models for many employees.

Recognition of Individual Achievement

Since older adults sometimes do not have the strength or flexibility of their younger counterparts, successful programs

aimed at older workers and retirees often emphasize individual achievement and the fulfillment of personal goals. Several companies, including Campbell Soup and Union Carbide, have "Walls of Fame" or other vehicles that highlight workers of all ages who have achieved personal fitness goals. Other companies engage in "Corporate Challenges"--whereby companies in a geographical area compete against each other in athletic events--designed to encourage the participation of older workers and retirees. At Goodyear, team competitions have age criteria requiring that the collective age of the participants be over a certain minimum. This has been successful in encouraging a retired 70-year-old senior champion swimmer to participate in Goodyear's Corporate Challenge Activities.

Retirement Planning Focus

Retirement planning programs are popular among older adults. A 1985 survey conducted by the Washington Business Group on Health found that 67 percent of major employers offer pre-retirement planning programs to their employees. (WBGH, 1985) Other survey information has led researchers to project that by 1989 more than 75 percent of the Fortune 500 companies will have developed pre-retirement programs. (Siegel, 1986) In addition, these programs will continue to reach a greater cross section of employees. Many companies that in the past restricted eligibility for program participation (e.g., to salaried personnel) have moved to more open enrollments. While survey results show that about nine out of 10 corporate pre-retirement programs still have a minimum participation age of 55, more companies are (1) lowering the eligibility age for entrance into traditional programs, (2) developing "life" or career planning programs for workers of different ages, and (3) offering special seminars to long-standing employees and to others accepting early retirement opportunities.

More and more, wellness is being viewed as a major component of retirement planning. The health component of pre-retirement planning programs often is conducted by company medical department staff. This permits the integration of pre-retirement program development, traditionally the domain of personnel directors, with staff from traditional health and wellness programs.

One of the major benefits of retirement planning programs is that they provide a relatively uncontroversial framework in which age can be used as a criterion for program recruitment and development. Much in the same way that retiree wellness programs are effective in targeting a defined group of individuals, health promotion for pre-retirees often results in successful recruitment and program satisfaction. The stigma that workers sometimes associate with wellness program recruitment efforts targeting an employee's age is reduced when programs are directed toward already self-determined "pre-retirees."

- Smith Kline Beckman's Philadelphia office is one of several corporate locations that has offered pre-retirement planning to all employees over the age of 50.
- In addition, many other companies have reduced the age of eligibility in accordance with recent retirement incentive programs. For example, at Exxon, early retirees were invited to participate in pre-retirement planning sessions that incorporate health promotion information. Traditionally, these sessions were restricted to employees at Exxon aged 55 and older.
- According to Kathy Armstrong, manager of corporate health at Bank of America, "The unique benefits of wellness in pre-retirement planning come from the recognition by our employees that we are not discriminating against them in the workplace, but preparing them for a life plan. While we are concerned with the negative repercussions of targeting wellness programs by age, the pre-retirement

health emphasis, apart from being an excellent context for program development, is also very well received by our older workers."

Retiree Club Focus

Another effective means to encourage wellness activities is through retiree clubs. Much in the same way that pre-retirement seminars recruit older worker participation in wellness activities, retiree clubs, often with direct support from the company's personnel, benefits or medical departments, engage retirees in health promotion.

- Members of ARCO's retiree clubs have organized athletic teams and have brought in speakers on a variety of health topics.
- In a pilot project with one of the company's San Francisco-based retiree clubs, the Bank of America is helping conduct an exercise program. Developed by Kentucky researchers and called "Body Recall," the program consists of over 200 exercises designed and choreographed for slow, gentle movement.
- Many companies, through the cash contributions that they give to their retiree organizations support a variety of wellness activities. Exxon contributes a yearly dollar amount per retiree to all of its 147 annuitant clubs. These clubs frequently address health issues at their meetings.

Be Cautious in Using an Age Focus

Corporate experience has shown that direct targeting by age in order to encourage wellness program participation often is unsuccessful. Campbell Soup's "Fitness After 40" class, the company's first attempt to program for the older worker, failed to recruit participants until the name was changed to "TNT,"

short for Tuesdays and Thursdays. The actual content of the program, however, was not changed. Sentry's first program to target older workers was entitled "Over 40 Ladies Only Exercise." But it was only after changing the title to "Ladies Only in The Lab" that the attendance of older women employees was boosted. Johnson & Johnson's experience is similar.

- "In the past when we targeted by age, the programs have backfired," says Richard Kroon, program coordinator for "Live for Life." "We developed an aerobics class for older workers entitled "39 and Holding," but it was unsuccessful. My own experience is that many wellness participants just don't want to be identified as aging."

This sense of being identified as an "older worker" is often one of the major barriers in wellness programming for older adults. According to Kathy Armstrong, manager of corporate health at Bank of America, workers may be suspicious that age-specific programming will be used for promotion and retention decisions.

> "Many older workers are fearful of being identified as having a health problem, and of thus being discriminated against by management. Whereas we do have good participation by older workers in our wellness programs, we don't ever try to use age as a criterion for program recruitment or participation."

SPECIAL CHARACTERISTICS OF RETIREE WELLNESS PROGRAMS

Although historically worksite wellness programs have not been developed with retirees in mind, the experiences of many program managers interviewed for this paper show that companies that have implemented wellness activities for their retirees find them to be very worthwhile. While many aspects of these efforts parallel programming for older workers, some special characteristics appear to help insure success in retiree health promotion programs.

As members of the "extended corporate family," as users of company health care dollars, and as community elderly, corporate retirees are being solicited for participation in health and wellness activities.

- Pillsbury has recently invited retiree participation at its three-year old corporate wellness facility.
- Campbell Soup has designated retiree participation as a "top priority" for its corporate wellness center.
- Several companies, such as Levi Strauss and the Bank of America, have developed pilot projects in conjunction with community agencies to address the health concerns of their retirees.
- In addition, other companies such as Goodyear Tire and Rubber have longstanding programs for company retirees.

Inherent Social Value

Programs that enable retirees to return to their former places of work are growing in popularity partially because they provide an inherent social value in addition to their health value.

A study of Campbell Soup's wellness program, conducted by researchers at the University of Miami of Ohio, found an important social value in retiree participation in the company-sponsored wellness programs. The report states that "[retiree] adherence to the [company-sponsored] fitness program was primarily based on social and psychological parameters" such as the perception of a positive atmosphere and feeling of "welcomeness" at the Center, and the identification of Fitness Center users as friends. According to the report,

> "Visitations were not limited to just the Fitness Center, but extended to the company store, cafeteria and old work offices. Contact with current Campbell's employees allowed the retirees the opportunities to discuss work matters and offer suggestions to former colleagues. Social needs to interact as well as needs related to feelings of self-worth were met." (Rudman and Lipping, 1986)

The experience of Rohm and Haas also is typical. According to Charles Clark, personnel director at Rohm and Haas' Knoxville plant,

> "Not only was our screening program effective in helping identify an at-risk population and therefore reducing future health care expenditures, but there was also a real social benefit for the retiree. Retirees just plain enjoyed having an official reason to visit the plant and to see old friends...There was a feeling of still being connected to the company."

Special Hours

Many companies also set aside special hours for retiree use of the wellness center. At Kimberly-Clark, 8:00 a.m. to 10:00 a.m. is set aside solely for programming for retirees, including the use of the company pool. This sense of being given special status has gone a long way to encourage participation. Sentry, Coors, and other companies also schedule special morning hours for their retirees.

Different Retirees, Different Programming

Many companies are recognizing the varied abilities and interests of retirees of different ages. Recent data from the National Center for Health Statistics illustrates the difference in personal habits. In response to the question, "In the last two weeks have you done any calisthenics or general exercise?" 15 percent of survey participants in the 45 to 64 year old age group (the full range of early retirees) responded "yes," as opposed to 11 percent of those over 65. (NCHS, 1985)

Retiree users of the fitness facility at Goodyear have ranged in age from their early fifties to their mid-eighties and Goodyear has attempted to accommodate them all. The regular retiree fitness program at the company emphasizes modified sports, brisk walking, and folk dancing. In response to the interests of the younger retirees, a new class was developed entitled the "GT: Fast Retiree Class." According to Krista Poe, Goodyear's program manager, the class for the young retirees shows how much variation there is among retirees in program interests, abilities, and mentality.

Recruitment strategies also vary according to the kind of retiree. In general, recent retirees will have had the greatest exposure (as workers) to company health promotion programs. At Campbell Soup, the vast majority of Fitness Center users are retirees who began using the Center while actively employed. Goodyear and Sentry have reported comparable experiences.

Barriers to Retiree Health Promotion

Although the future looks promising for the continued development of health promotion programs for retirees, several barriers exist that may slow progress. These include:

- o Access to programming
- o Legal liability
- o Difficulty in effecting behavioral change
- o Lack of consensus about effective interventions

Access to Programming: One of the main barriers is the need for retirees to return to the worksite in order to participate in programs. Since most corporate sponsored wellness activities take place at company headquarters or plant locations, the problem of access can become a barrier to increased participation. Worksite visits by retirees involve special trips, often at long distances and in inclement weather. Programs at urban-based headquarters may involve traffic and parking problems. One of the main barriers for program involvement at Campbell Soup is the distance that retirees have to walk from their cars to the Fitness Center! (Rudman and Lipping, 1986)

Legal Liability: One of the major factors in General Electric's decision to exclude retirees from its Fitness Center activities stems from concerns of possible legal liability resulting from accidents. Similar concerns have led Tenneco, long active in health promotion for workers of all ages, to bar retiree participation in health promotion activities at its Houston headquarters.

Difficulty in Effecting Behavior Change: Another problem that confronts wellness programmers who attempt to change health behavior through lectures, seminars, classes, and other interactive forums is the difficulty in effecting behavioral change. Often it is very difficult to change ingrained patterns of behavior. Relatively few of the surviving members of the Framingham Heart Study, now all over the age of 65, have changed their life styles in response to knowledge about linking lifestyle habits and disease. One resident, for example, acknowledged the validity of the findings but continued to eat

rich foods and neglected physical exercise. Even after suffering a heart attack, he continues to live with his lifelong habits despite the risk. His wife, a confirmed smoker, also ignores the warnings." (Rifkin, 1986)

At Goodyear, program managers report that efforts to change the nutritional habits of retirees have been relatively unsuccessful. Whereas studies have shown that attempts at behavioral changes can be effective, there is not yet a strong body of knowledge detailing what techniques are most likely to work.

Lack of Consensus About Effective Interventions: A further barrier involves the lack of consensus on what appropriate programs and interventions are best suited to older adults. Often there is disagreement in the company itself. For example, some doctors at New York Telephone are not in favor of the current position of the American Cancer Society that encourages mammograms for women over the age of 40.

Other barriers may include space problems, inadequate staffing, added program costs, and an overall sense that company efforts should be targeted to actual company employees for whom program participation may more clearly influence the bottom line.

CONCLUSION

The importance of health promotion programs for older workers and retirees reflects an interest by companies in accommodating the needs and concerns of an aging workforce and burgeoning retiree population. Special exercise classes, lunchtime walking clubs, and seminars on arthritis and osteoporosis are some of the many efforts that are being made by businesses to address the health concerns and program preferences of older adults. Other company programs have taken such forms as giving priority use of corporate fitness centers to older workers, developing special health information materials for use at retiree club meetings, and incorporating wellness information into pre-retirement counseling programs.

We have seen in this report how corporate interest in developing wellness programs for older workers and retirees comes from several factors. Among these are the recognition by program managers that older adults are traditionally underrepresented in wellness activities, that the risk for developing both acute and chronic health conditions increases with age, and that if developed and marketed appropriately, wellness activities for older adults receive an enthusiastic reception from workers and retirees. A major factor influencing the development of these programs is the force of recent and projected demographic changes, especially the projections at many companies for rapid increases in their retiree populations.

Controversy exists over the most appropriate and effective way to encourage the participation of older workers and retirees in company sponsored wellness programs. Some companies have been effective in using a medical model to stimulate participation, using physician prescribed or recommended interventions. Other companies have taken a more casual approach to program development and recruitment. In addition, some companies see a fine line between targeting according to age and discriminating

on that same basis. Techniques, therefore, for encouraging health promotion participation by older workers and retirees vary according to company, with some programs de-emphasizing age, and emphasizing "risk factors" as the criterion for program participation or design.

As companies grow to recognize the value of wellness programs to older adults, attempts will continue to be made to encourage the participation of older workers and retirees. These efforts may be influenced by several factors including the increasing interest in wellness among older adults, the probable development of new model health promotion programs for older adults (including packaged programs), and more sophisticated marketing approaches.

One of the problems that will continue to face companies that wish to develop wellness programs for older workers and retirees is the discrepancy between these two populations. Programs for employees have been successful, in large part, because of the convenience and incentives associated with activities contiguous with the work experience. Having employer-paid release time to participate in weight management class or using the employee fitness center on the lunch hour allows an employee to participate easily in company-sponsored programs. Retirees, though often enjoying the opportunity to return to the worksite, are not such a captive audience. As wellness grows in popularity, it is reasonable to anticipate more activities sponsored through retiree club organizations, such as participation in mall walking or other exercise programs.

No doubt companies will continue to experiment in the design and implementation of wellness programs for older workers and retirees. We are just at the beginning of these activities.

COMPANY EXAMPLES -- PROGRAMS FOR OLDER WORKERS

CAMPBELL SOUP COMPANY, Camden, NJ
Kerry Bouchard, Assistant Manager,
Turn Around Health and Fitness Center
(609) 342-3939

Campbell Soup has developed special wellness programs at its Camden headquarters that have appealed to its older employees and retirees. Whereas the company does not try to segregate Fitness Center participants according to age, special programs have been made available to those who desire a modified aerobic program. Program staff estimate that the average participant age at the Center is between 38 and 40.

Campbell had originally developed two programs targeted to the older employee entitled "Fitness after 40" and "Slow Aerobics," but the programs failed due to low participation rates. Company managers attributed the failure to a backlash against age-specific programming. This was especially true with the older male employees who didn't want to be identified as a part of a specific age group. Changing the name of these programs to "TNT"--short for Tuesday and Thursday--was effective in recruiting older participants. The average age of employees in the new TNT program is estimated to be 50.

In addition to the TNT program, the company also offers a Flexercise program at the Camden center. The flexercise program emphasizes flexibility and muscle toning. In addition to older workers, there is a high percentage of retirees in the program. The company also conducts a series of health education classes. Those classes offered through the Center that have appealed to older workers have included stress management, smoking cessation, hypertension monitoring, nutrition, and weight control. The company is currently in the process of revamping programs to help increase the participation rates of older workers and retirees.

CIGNA CORPORATION, Philadelphia, PA
Stewart Beltz, Program Director, Preventive Medical Program
(215) 241-3379

The CIGNA Preventive Medical Program was started in April 1979 as a heart disease and sedentary lifestyle disorder prevention program for company executives. It is currently available to all corporate headquarter employees. CIGNA is one of a small number of major employers that gives preference in the use of its wellness facility to older workers. Age, and not merely risk factors, is a criterion for program participation. Workers over the age of 40 are given preferred status in the use of the facility. The rationale is that age is associated with risk

factors for the development of disease. Another and more specific rationale for CIGNA's targeting is that at company headquarters, older workers were much less likely to take advantage of the team and individual sport activities, such as basketball and racquet sports, that are popular with younger CIGNA employees. Priority use of the Center, in addition to targeting risks, was also, therefore, a question of equity.

In the CIGNA program, all Fitness Center participants are thoroughly screened by corporate medical department staff. Then the employee is interviewed by an exercise physiologist to determine program goals. Out of the 4,500 employees at the corporate facility, 700 are participants in the wellness program. The company, in a recent study, has documented the reduction in risk factors for program participants. For people who participated in the fitness activities two or more times per week for one year (high users), there was a nine percent average improvement in 13 physiological variables, including resting and recovering heart rate. The program evaluation also found that male participants over the age of 50 had significant reductions in a variety of risk factors. Of the 51 males over the age of 50 who were "high" users of the facility for one year (two times a week or more), average cholesterol count dropped from 228.1 to 219.8, average weight dropped from 176 to 172.4 pounds, heart rate at moderate exertion levels dropped from 135.4 beats per minute to 123.2, and average systolic blood pressure went from 132 to 127, diastolic from 86 to 82.

There is no charge to employees for using the facility and the company provides clothing, laundry services, and other amenities to encourage program participation. In August of 1985, the company highlighted as Fitness Center "Participant of the Month" a 65 year old vice-president who became the first employee to complete 1,000 exercise sessions. His six year use of the Center has contributed to a 42 percent improvement in stress testing, and to a reduction in his cholesterol level from 300 to 180. Hypertensive and medicated upon entrance into the program, he has subsequently attained a normal blood pressure. A plaque on the wall of his office carries the motto "Old Age and Treachery will Overcome Youth and Skill."

GENERAL DYNAMICS, San Diego, CA
Mario Tamayo, Health Promotion Director
(619) 573-9921

As with many companies, General Dynamics does not single out specific age groups in its health promotion programs. Program marketing, however, is such that participation by older adults is encouraged. The encouragement comes in several forms. First, promotional materials are geared to attract the attention of older adults. The most recent brochures advertising the Fitness Center include pictures of six specific "types" of potential participants--middle and upper management, blue collar workers,

minorities, women, and older adults. In addition, other pictures in the promotional brochures include older adults in sporting clothes, such as golfing outfits or dressed in sweat gear. A second attempt to encourage the participation of the older worker and retiree is through the company "Shape Up" program, which is designed for employees who have never or have rarely exercised. Program directors estimate that about half of all participants are over the age of 40. In addition to the exercise component of the "Shape Up" program there also are sections on stress management, nutrition, and healthy lifestyles. A third way that the company is addressing the needs of the older worker is through an aerobic dance class that has a high percentage of older women participating. In an attempt to encourage this participation, the class is taught by the oldest staff member of the Center, a woman in her late thirties.

Mark Tamayo, Program Director, has expressed a strong interest in increasing the participation of older adults in the health programs. The company is in the planning stages for a pilot project to develop an adult fitness class for workers and retirees over the age of 65. Although younger employees will be allowed to participate, all promotional materials, in the form of posters, newsletters, and other advertisements will be geared to the older adult population.

GENERAL ELECTRIC CORPORATION, Fairfield, CT
John Scanlon, Director, Health and Fitness Center
(203) 373-2183

The average age of participants at General Electric's corporate fitness center is 40. GE's highly individualized program allows for the medical staff to develop specific programs and guidelines for workers of all ages and fitness levels. In addition, the company has computerized nutrition programs, healthy back courses and other programs of interest for the older worker. All employees who have participated in the corporate fitness facility are eligible for retesting before retirement.

Recreational preferences are another way that the company addresses the needs of the older worker. An employee who is interested in tennis or jogging, for example, will be given a special fitness and strengthening program. Older women employees, especially, have learned techniques for grip strength and shoulder mobility for their golf game. Swimming exercises also have been popular among older employees.

JOHN HANCOCK FINANCIAL SERVICES, Boston, MA
Christina Ryan, Coordinator of Administration and Health Education
(617) 421-4485

John Hancock's health education division has developed a program called "Positive Lifestyle Management" that includes features of special interest to the older employee. The fitness and exercise programs include The John Hancock Walkers Club, which is open to all employees. The group meets in designated areas on alternate weekdays and walks for 40 minutes per session. The company also has a number of education and screening classes including cancer education, blood pressure, and diabetes education. The latter is a four week course conducted by a dietician working in cooperation with the local Diabetes Society. A new family Support program has been instituted at the company. The focus of the program has been a series of "Family Life Luncheons" that address specific health needs throughout the individual lifespan. Special programs of interest to older adults have included such subjects as "The Sandwich Generation," that is those sandwiched between youth and old age, "Death and Dying" and "The Older Adult." The luncheon programs have been very successful, with an average of 60 to 65 employees, retirees, and family members participating.

In addition, the company has attempted to address older worker and retiree health issues through their pre-retirement planning program. One program module, "Your Future Shape," addresses general health issues, nutrition, exercise and aging. In 1987, the company plans to develop more programs on aging--especially those targeting the 35 to 65 age group. A class also is being designed for employees dealing with the problems of an aging parent.

KIMBERLY-CLARK, Neenah, WI
Patrick Lord, Supervisor, Health Education and Fitness
(414) 721-5559

Kimberly-Clark's Health Management Program offers an impressive array of resources and activities for older workers. Some of the fitness activities include a class entitled "Over 60 Fitness" (which is currently frequented only by retirees), aerobic water conditioning, and "Aquacize," a water exercise program popular among older employees, especially those with arthritis or back problems. Other innovative programs in the fitness area include square dancing classes, both on the dance floor and in the pool! In addition, the company has developed a special program of aerobic fitness for the mature women. Most of the older women who participated in the class have subsequently been channeled into self-directed programs or to regular fitness classes.

Another program that was developed to target the older female employee was a menopause information seminar called "Women and

Midlife Health." The class looked at nutritional, physical, and emotional components of menopause. Program directors have indicated that the most popular program for older employees are the weight reduction classes. Initially, participation was primarily by women; however, within the past year or two, significant percentages of the class attendees have been men. Part of the appeal of the classes is that participants can work one-on-one with program staff. The average age of male employees participating in the weight reduction classes is 40. One other program that gets a high percentage of use by older employees is the Supervised Exercise Program (SEP) for any employee or spouse who has cardiovascular disease. The company does charge nominal fees for most programs.

The company is currently involved in a study with its insurance carrier that will compare costs of hospitilization and the incidence of major illness for participants in the wellness program against the same costs for a control group not in the program. Although it is unknown when study results will become available, an analysis with a breakdown by age is expected.

LEVI-STRAUSS CO., San Francisco, CA
Robyn Chew, Fitness Center Manager, Home Office
(415) 544-1510

Half of the employees at Levi Strauss' Valencia Street plant location are over the age of 50, and only 25 percent of the workforce is under the age of 30. To respond to this older workforce, Levi Straus made available a pilot wellness program of health screenings, exercise, and fitness. Twenty older workers (18 women and two men) were the eventual participants in a program that began with a questionnaire to determine overall employee enthusiasm for being a part of the pilot project. The program's second step was a health screening for interested employees that was arranged by the company's EAP Division and performed at local health clinics. Workers received colorectal, diabetes, and blood pressure screenings. For those older workers who expressed interest in participating in the fitness program, tests on body composition, strength, heart rate recovery, and flexibility were measured as a pretest conducted in October 1985. Participating employees were than asked to attend a weekly lunch hour exercise class that emphasized stretching and aerobic activity. A retest was administered after six months in May 1986. The findings of the study are as follows:

- 50 percent of the employees participated regularly;
- Only two of the original 18 dropped out;
- Every regular participant had an increase in heart rate recovery, and increased strength and flexibility;
- Two employees, aged 53 and 58, who had been discipline problems, became much better adjusted socially.

The program received enthusiastic support from the plant manager and used the services of three student interns, as well as peer leaders as program facilitators assisting company staff. The program cost the company practically nothing in that employees participated on their own time and used equipment that was purchased through plant employee donations.

PROVIDENT INDEMNITY LIFE INSURANCE, Norristown, PA
Maryanne Fichter, Vice President, Personnel
(215) 279-2500

Provident is a small insurance company with 100 employees in its home office. The company has become very committed to worksite wellness, largely through the efforts of Joseph Reese, the company's CEO, and James Hellauer, the current president of the company. Hellauer also serves as the president of Wellcon, the 38 member weliness council made up of Southeastern Pennsylvania employers. Thirty percent of Provident's workforce is over the age of 50.

In 1985, 97 percent of all company employees participated in a special incentive program for wellness activities. For participating in activities, employees received points that were than applicable to a competition for prizes. Wellness activities included CPR, seat belt programs and first aid. There also were incentive programs with features that appealed to the older worker. Participation in the company-sponsored walking club two or more times per week made the employee eligible for contest points. In addition, participation at special seminars on osteoporosis and other topics were similarly rewarded. Winners (those who received the most points) received health and fitness related gifts.

A similar program was conducted in the Spring of '86. As with the earlier program, incentives were structured so that older workers were encouraged to participate. One of the incentive programs that received significant older worker participation was a contest to design nutritious brown bag lunches.

SENTRY INSURANCE COMPANY, Stevens Point, WI
Ron Cook, Director, Corporate Wellness
(715) 346-6000

SENTRY CENTER WEST, Scottsdale, AZ
Cherith Beavers, Fitness Programmer
(602) 860-7972

According to Wellness Center managers, the targeting of programs to meet the needs of the older worker is in line with the overall wellness philosophy at Sentry. The older employee is considered to be especially important to the organization. The company is convinced that wellness programming is a retention tool and that

it increases productivity and helps form the corporate culture, which is important to this small-town corporation. A study that was conducted on Center users over the age of 40 found that 95 percent of those participants were normotensive. This compares to much higher averages in other companies.

Sentry is involved with an "Adaptive Exercise Program" for those employees who need special attention. Workers on disability, those with physical impairments, and others are encouraged to participate. Although the program is available to all employees, the company has found that a large percentage of individuals in the program are older workers.

The company's first program to target older workers was developed in 1978 and was entitled "Over 40 Ladies Only Exercise." The group met three times per week for thirty minutes a session. Participation dwindled after a couple of years, but a name change to "Ladies Only in the Lab" helped to boost attendance. This class, which currently averages about eight to 15 participants, still attracts a high percentage of older women employees. Program managers have noted that in marketing the wellness programs to older workers, direct attempts to recruit by age have often discouraged participation.

The Sentry Center West in Scottsdale, Arizona has encouraged the participation of older workers in company-sponsored fitness programs. In an attempt to increase the attendance of older workers, an exercise program for workers 50 and older was developed. While the program itself is not a continuing program at the company, it did serve the purpose of getting older workers acclimated to exercise and increased their participation in the traditional aerobic program, which includes treadmill use and stationary bicycling. Several of the participants in the fitness class designed for those over 50 had physical impairments that were taken into consideration in the design of the program. Staff emphasized "range of motion" exercises for those with shoulder problems and arthritic conditions. Instead of using regular weights, participants used one-pound food cans for the arm strengthening exercises, a technique that encouraged participants to exercise at home.

SYSTEM DEVELOPMENT CORPORATION, Camarillo, CA
Dave Eckert, Health Program Director
(805) 987-9347

The System Development Corporation is a subdivision of UNISYS Corporation. The company has been especially innovative in performing health screenings for conditions that are often aging related. Program directors believe that they were the first employer to perform in-house carotid duplex scanning for plaque build-up on the carotid artery.

Each month, as a form of employee education, the company conducts programs emphasizing a different health theme, such as hypertension, blood sugar levels, and smoking. In conjunction with the monthly theme, the company sends an informational newsletter to employees and retirees. In addition, each month, a nutrition class is given for all interested employees. The class includes a precooked "nutritious meal" as well as instructions on how to prepare it at home. Program managers indicate that this program has been very popular among the older employees, with about 80 percent of those attending the nutrition classes being over the age of 40. There is some attempt, as well, to relate the content of the meal to the health theme. For example, the month in which osteoporosis was highlighted, the nutritious meal included dairy products.

The company also has had a very effective blood pressure monitoring and patient education program. Instead of conducting screenings at corporate medical offices or at the company fitness center, health program managers go directly to individual offices to perform screenings. The vast majority of those who have been identified as hypertensive have been older employees. The screening and follow-up education program has been successful in bringing the majority of these employees to normotensive pressures.

TENNECO, Houston, TX
Bill Baun, Director, Health Office
(713) 757-3313

Although Tenneco has a relatively young workforce, with 59 percent of its male and 81 percent of its female population under the age of 40, it has had success in developing programs for the older worker. Over 40 percent of women employees over the age of 40 participate in activities at the company fitness facility, with the program "Aerobics Light" being the most popular. The Aerobics Light program, which started in early 1986 with 11 female employees, has since doubled in average class size. In addition, weight loss programs have been very popular among the older female employees.

Participation rates by older male employees have been somewhat less than those of the women. Company program managers attribute this difference in participation rates to female employees being more weight and health conscious, more interested in modified exercise programs, and less likely to have schedule interruptions due to travel. Those older men who do participate in wellness activities have been found to have the highest adherence rates of any age group. Program managers attribute this to the higher percentage of older men for whom an exercise program has been suggested or prescribed by a family physician.

One innovative program that has encouraged the participation of older employees has been "Wallyball," a game that incorporates

the rules of volleyball and that is played in the confines of a racquetball court. The company estimates that 20 percent of women employees over the age of 40 participate in regular wallyball games. The desire to participate in the wallyball games encouraged one older employee, who had been restricted in participating because of high blood pressure, to begin a workout and weight reduction program through the Center. The employee lost 48 pounds and brought his blood pressure down to a level where he was eligible to participate in the group activity.

Tenneco also has developed two health education self-care modules that have recently been introduced into the company wellness activities. One is directed to families with children and to the specific health care needs of that population, the second is a four hour course for the older worker. The four hour program was conducted at the company in the Fall of 1985 with 15 employees aged 50 to 65 participating. A health education component, including information on arthritis, osteoporosis, and nutrition was accompanied by an exercise demonstration. The exercises, which were designed by a consultant for the Houston YMCA, were entitled "Fitness After 40," and were demonstrated to participants by program staff. Participants in the program also received copies of the self-help books Growing Younger and Take Care of Yourself. The company plans to survey the older workers who participated in the program to see if there has been any effect on health behavior.

UNION CARBIDE, Danbury, CT
Kimberly Smith, Corporate Manager, Health Promotion
(203) 794-4667

At Union Carbide's Corporate Fitness Center in Danbury, Connecticut, half of the 720 employees who use the facility are over the age of 40. Workers aged 50 to 59 comprise 16 percent of Center users while the total number of employees aged 50 to 59 is 20 percent of the workforce. The success of recruiting older workers as participants in the company program stems, in part, from the company policy of giving priority to medically referred employees. Those employees with special health risk factors are encouraged to use the Center in the afternoons on company time. A high percentage of these afternoon users are older employees. Employees without health problems use the Center on their own time.

Another factor that influences older employee participation is that both the classes and the Center's atmosphere encourage participation by all employees, regardless of athletic abilities. Recognition awards are an example of this emphasis, with personal goals and not levels of performance being the basis of achievement.

The company has established a "mini lecture series" that has included topics such as exercise and arthritis, osteoporosis,

fitness and aging, and back pain management. There also is a Center-based cardiac rehabilitation program for "graduates" of a local hospital program and a noontime walking club that meets twice per week. Older workers are heavily represented in these programs. Center staff also assist in the design of the health component of the company's traditional preretirement planning programs and in the development of a special self-help health guide for company retirees.

COMPANY EXAMPLES--PROGRAMS FOR RETIREES

ADOLPH COORS BREWING COMPANY, Golden, CO
Max Morton, Corporate Health Physician
(303) 277-5824

Coors has developed a program at its Golden, Colorado, headquarters entitled Senior Aerobics. The primary participants are company retirees and spouses who live within commuting range of the plant. Geared to gentler, stretching exercises, the program is offered weekdays at 10:00 AM at the corporate fitness center. Retirees are encouraged to bring in tapes reflecting their own musical tastes as background for the classes. Incoming program participants are asked to undergo a risk assessment and screening and are referred to a company cardiologist where necessary.

The program was designed as a benefit for company retirees, not as a cost containment measure. Retirees, as well as employees, are charged nominal fees for participating in the program. According to company staff, the fees have been effective in encouraging continued program participation.

The company also provides an on-site mammography for all female retirees and spouses of male retirees. The company picks up the major share of the cost of this program.

BANK OF AMERICA, San Francisco, CA
Cathy Armstrong, Manager, Corporate Health
(415) 622-1113

The Bank of America is involved in several health promotion efforts for its retirees. Most of the activities are being done in conjunction with one or more of its 26 retiree club locations. In a pilot project with one of the San Francisco retiree clubs, a program entitled "Body Recall," incorporating over 200 exercises choreographed for slow, gentle movements, is being developed. In the first ten week session of the program, 10 retirees participated regularly. Self evaluations by the retirees were very favorable. The goal of program managers is for the pilot to become a model to encourage the participation of other club locations in similar health and wellness activities.

In addition, San Francisco retirees have obtained speakers on a variety of health related topics. In two locations, a theatrical presentation, developed by a consultant to the company, has been developed as a means of attempting to influence health behavior and to manage health care costs. A series of five vignettes are used, showing different aspects to the doctor/patient relationship.

In general, Bank of America is committed to programs that increase the independence and ability to provide self care for older adults. The company makes available at a nominal fee, the self help guidebooks Growing Younger and Take Care of Yourself. Response by retirees to these self help guides has been very favorable.

EXXON CORPORATION, Houston, TX
Glen Huffman, Manager, Retiree Relations
(713) 656-3444

At Exxon, retirees participate in a variety of wellness activities including smoking cessation and stress management. One unique aspect to Exxon's program is that company retirees are invited to participate in driver education classes. In addition, the company has developed a health awareness program for use at its retiree clubs. Club locations (147 total) are supported by grants from the company, and individual sites are involved in their own local wellness initiatives. A recent example of retiree club initiatives in wellness was a sea cruise sponsored by nine annuitant clubs in Florida. Club members invited a physician to speak on "Good Health Practices" to all the cruise participants.

FORD MOTOR COMPANY, Detroit, MI
Sheila Calhoun, Director, Ford Employee Fitness Center
(313) 323-1852

Ford retirees are invited to participate in activities at the corporate fitness center in Dearborn. Past attempts at offering special classes for retirees have been less successful than efforts to encourage use of the center by individual retirees. Retirees are also invited to attend aerobic exercise and other classes for regular employees, but the overall experience at Ford has been that retirees prefer to exercise on their own. Aquatic programs in general are the most popular among retirees, with a new "aquacize" program that meets weekday mornings just getting under way. Currently, 63 company retirees use the fitness facility. Retiree and employee costs for exercise classes, including the new aquatic class, are set at $35 for a 12-week session.

In a related effort, the company has provided over 50 blood pressure screenings for retiree participants.

GOODYEAR TIRE AND RUBBER CO., Akron, OH
Krista Poe, Physical Fitness Specialist
(216) 796-8763

Goodyear has been very active in encouraging retiree participation in wellness activities at its corporate fitness center in Akron. Formal retiree programs have been in existence there since 1981. Self-named the "retreads" ("a retreaded tire goes many miles"), retirees participate in several company sponsored classes and programs. Twice weekly, 25 to 30 retirees participate in the "Arriva" program, named after a company-produced tire. The program includes brisk walking, modified sports, and folk dancing classes. In addition, a more strenuous fitness program, called the "Retread GT: Fast Retiree Class" has become popular among both early retirees and older retirees interested in a tougher workout.

In an attempt to provide "take home" education, Center staff instruct retiree participants in self-care such as how to monitor heart rate, and avoid heat stress and dehydration in working outdoors. A major emphasis has been on nutrition, with a recent lecture on "Food for a Healthy Heart" being given to company retirees. The company facilitators, who are all licensed physical educators, also provide motor skill training through a program of map reading accompanied by body movement. Retirees also participate in weight reduction classes and in the annual YMCA sponsored "Corporate Challenge." All programs, as well as a mandatory screening, are provided at no charge by the company. A significant amount of retiree "ownership" of the program exists, with retirees helping in various volunteer capacities and in planning the annual picnic for retiree participants.

IDAHO POWER COMPANY, Boise, ID
Denise Humphries, Program Manager
(208) 383-2529

Idaho Power is an example of a company that is attempting, through an innovative approach to retirement planning, to influence the behavior of its retirees. On May 8, 1986, the company offered the first of a series of retirement planning classes to recently retired employees. The class was designed as a three-day intensive seminar and included participation by spouses of the company retirees. Twenty-four participants made up the first class, which included nine sessions on different retirement planning topics. No fees were charged to retirees.

Three of the sessions focused on health and wellness issues: "Health and Safety," "Mental Health", and "Health and Lifestyle." One of the three sessions was lead by a physician, another by a nurse who was director of Geriatric Services at a local hospital. According to company staff, the goal is to have 70 to 80 percent of recent retirees participating in the new program. When this is accomplished, the company hopes to make the program available to pre-retirees.

As part of its program materials, the company uses information provided by the Amercan Association of Retired Persons. Their retirement preparation program, "Think of Your Future," has been modified for company use.

The response by the retirees has been very positive, with the physician-led sessions being the most popular. The company plans to track the effectiveness of the program in influencing health behavior.

KIMBERLY-CLARK CORPORATION, Neenah, WI
Patrick Lord, Supervisor, Health Education and Fitness
(414) 721-5559

At Kimberly-Clark, the 8:00 to 10:00 A.M. time slot is devoted to programs for retirees and their spouses. An average of 30 to 50 retirees participate three times a week in structured classes during this time. In addition, retirees are eligible to participate in all elements of the company's Health Management Program, including medical screening and exercise testing, health education, and aerobic exercise classes. There is no charge to retirees, and spouses are asked to pay a nominal fee for participating in these programs.

The retiree class schedule begins with the "Over 60 Fitness" class that meets from 8:00 to 8:20 A.M. three times per week. Approximately 25 to 28 retirees participate in this class of stretching and floor exercises. Immediately following the fitness class are two sessions of a water exercise class conducted in the company pool from 8:30 to 9:00 A.M. The company also sponsors a "bikercise" class on Tuesday and Thursday mornings. Twelve retirees participate in classes every day of the week.

Another successful program at the company, which has attracted significant retiree participation, is the company's cardiac rehabilitation program, with an average participant age of 66-and-one-half. The class incorporates a group warm-up and cool-down, plus individualized routines monitored by program staff. Retirees and active employees use rowing machines, stationary bicycles, treadmills, and the company track and pool.

Retirees have been active participants at the company's employee education classes. Past classes that have had special appeal to retirees include topics such as "Nutrition for the Aging," "Home First Aid for the Elderly," and the "Healthy, Happy Heart." The company also has offered a series of workshops especially for retirees entitled "Advancing Age Seminars." Designed for older adults, the goal of the program is to learn life enrichment skills and methods to deal with the problems of aging. Seminars have included topics such as "Staying Active/Volunteer Work," "Death and Dying," and "Food--What You Should Eat."

According to Pat Lord, supervisor at the company, retirees who participate in the programs are interested in "quality of life" issues. Many want to enrich their later years by increasing their vigor; others are hoping to maintain their health in order to remain independent. The goals for many are simple: staying in their homes, mowing their own lawns, planting their own flowers. The fitness programs help accomplish this by increasing and maintaining mobility, flexibility and strength, and by managing preexistent conditions such as arthritis.

According to Connie Smoczyk, former program director, retirees have especially enjoyed the socialization opportunities offered through structured classes. It is a way of keeping in touch with other former employees. In addition, retirees play an active role in program management, serving as class leaders and providing administrative support. This has contributed to the management goal of having retirees as part "owners" of the program.

LL BEAN, Freeport, Me
Susan Gardiner, Health and Fitness Specialist
(207) 865-4761

In the Freeport area there are 100 LL Bean retirees. Of those 100, 12 participated in an ongoing "low key" aerobic exercise class that is sponsored by the company in 1986. The response by the retirees was very supportive of the program, which is taught by in-house staff. There also is an opportunity for retirees to participate in any of the programs offered to active employees. A cost-shared hypertension screening program with follow-up education has included retiree participation, as have ballroom dancing classes, cross country skiing, and weight watchers meetings on site. The company also is planning to have a "heart saver" CPR class for retirees.

In January, 1987, retirees were invited to participate in a class entitled "BodyWorks. Developed exclusively for company retirees and offered three times a week, the program emphasizes strengthening and stretching exercises.

LAWRENCE LIVERMORE LABORATORIES, Livermore, CA
Margaret Barbee, Health Services
(415) 422-4878

In 1985, Lawrence Livermore's Health Services Department mailed 1500 melanoma self-screening kits to company retirees. Of these, 411 returned their self-assessment reports. Follow-up screenings were provided by the medical staff to those retirees found to be at risk for melanoma.

In addition, the company makes available to retirees many of the wellness programs designed for current employees, such as a company sponsored annual one week health fair. One popular program is the arthritis support group, which is comprised of approximately 20 older workers and retirees who share information, report on their experiences in coping with the condition, and listen to company-sponsored presentations by physicians and representatives from the Arthritis Foundation. In addition, the company sponsors an Alzheimers Disease and Related Disorders support group for its employees and retirees.

MUTUAL OF OMAHA, Omaha, NE
Charles Ruland, Assistant Director, Personnel and Employee Services
(402) 978-2022

Mutual of Omaha is one of the major corporate sponsors of the Health Fair of the Midlands, a week long medical screening program made available to older adults in parts of Nebraska and Iowa. Elements of the screening include glaucoma testing, vision and hearing analysis, tests for oral cancer, and blood chemistry. The company reimburses retirees half the $15 dollar cost of the program and encourages their participation by special mailings and other publicity. Retiree club members participate as volunteers for the screening program, as well as engage in other wellness activities.

Retirees also participate in wellness programs including educational seminars on exercise, diet and smoking cessation. The exercise programs for retirees are done in conjunction with local health organizations. In addition, retiree club members have organized special morning walking clubs at local shopping malls. Retirees also may avail themselves of the Employee Health Services Clinic where information, counseling, blood pressure testing, and nonprescription medications are available without charge for retiree use.

RODALE PRESS, Emmaus, PA
Budd Coates, Corporate Fitness Administrator
(215) 967-5171

Rodale Press is an example of a smaller company (just under 1,000 employees) that has been actively involved in wellness activities for their retirees. Since December 1984, company retirees and members of the Emmaus Senior Citizens Organization have been participating in a company sponsored exercise class at Rodale Press. Fifty adults over the age of 60, including 19 Rodale retirees, come every Tuesday and Thursday morning for a one hour class. Since there are less than 40 Rodale retirees in the Emmaus area, this is a very significant degree of participation. The company also has conducted sessions on osteoporosis and nutrition. Results over the past year-and-a-half have included

reductions in the amount of insulin used by some diabetic participants. A recent anecdotal effect of the program is one report from a retiree that his greater neck flexibility, which he attributes to the program, has made it much easier for him to drive.

Program managers have noticed that there are now large numbers of retirees and community elderly that use the company's one mile walking/jogging trail. The key to successfully encouraging this kind of participation is, according to program managers, to get people "out of their homes" and involved in programs that will help them develop healthy habits.

The company also sponsors a "low aerobics" class for older women employees. Most of the 35 participants are in their late 30s, 40s and 50s.

ROHM AND HAAS CORPORATION, Knoxville, TN
Charles Clark, Personnel Director
(615) 521-8200

In 1984, Rohm and Haas introduced a retiree screening program at its Knoxville plant. In the first year, the program provided screenings for 110 company retirees, about half of the local company retiree population. The screening, which was conducted at no charge to the retiree, was provided in two phases: a preliminary examination was conducted by a staff nurse and included a full physical examination and blood work. A follow-up exam by the company physician constituted the second phase of the screening. Conditions that were determined to be serious were referred to medical specialists. Of the 31 retirees who had follow-up exams with specialists, the company estimates that approximately one-third were spared serious hospitilizations. In one instance, for example, a screening found artery blockage that, if left undetected, could have induced a stroke.

Since the company used in-house medical staff, out-of-pocket costs were small. The company estimates that the examination had a market value of $170 dollars, while actual company costs were approximately $15 dollars. Estimated savings to the company medical plan, based on projections for reduced utilization of future health care services, was $38,000 dollars.

The company incorporated two attempts to influence the health behavior of retirees who underwent the screenings. Counseling sessions with the company physician emphasized health behavior as means of prevention. Smokers were strongly encouraged to join one of several local smoking cessation programs, and all retirees were offered a booklet on community support services. An added benefit to the program is that company retirees were very appreciative of the availability of the service. According to the program director, it was "one of the most well received programs that the company ever did for its retirees."

SENTRY INSURANCE COMPANY, Stevens Point, WI
Ron Cook, Director, Corporate Wellness
(715) 346-6000

Sentry's "Enrich Your Life" program is available to all retirees in the Stevens Point area. The program developed out of a one-day health promotion seminar exclusively for retirees, which was attended by 150 retirees and spouses. A total of 27 of the original group participated in a follow-up medical screening and began an exercise class at the company facility. The class, which meets on Monday, Wednesday and Friday at 9:00 AM, has been on-going for four years, with participation varying from 20 to 50 retirees per session. Whereas older workers have been invited to attend, and employees may use flextime, the 9:00 AM starting time has discouraged their participation. Program managers attribute the low participation by active, older employees at the 9:00 slot to ingrained attitudes about work and leisure: that the workday begins at 9:00 or earlier and that exercise should be conducted before or after work.

The program is comprised of two components: a fitness laboratory and an aquatic exercise program. The fitness laboratory is lead by an instructor who takes the employees through a series of warm-up exercises. Following the warm-up, the instructor works one-on-one with the retirees, helping them with their individual programs. Retirees work on stationary bikes, treadmills, and with other equipment for thirty minutes and then return to the group for a cool down session. In addition, retiree participants in the program are invited to an annual winter health fair conducted for company employees and are recognized each year in a special awards ceremony. Each year's fair has a specific theme: '85 was nutrition, '86 is the lower back and the ergonomics of the work station. Proper chair height, posture, and other "desk-related" concerns were addressed.

THE STEELCASE CORPORATION, Grand Rapids, MI
Michael Gall, Supervisor, Health Promotion and Recreation
(616) 246-4220

Through its Fitness Center, located a mile from the company grounds, Steelcase is involved in special wellness programming for its retirees. In the past, the company has sponsored a retiree aerobics class. Classes conducted in the summer of 1986 included a retirees walking club that met Monday through Thursday at 9:00 AM, a "Rapid Retirees" class, which is program of aquatic fitness, and a health and wellness education class entitled "Aging Advantage," a four week series devoted to the "positive aspects of aging."

In addition, all programs for current employees are made available for retiree participation. Health seminars have included sections on osteoporosis and other topics of interest to older adults.

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All About WBGH

The Washington Business Group on Health (WBGH), established in 1974, gives major employers a credible voice in the formulation of federal and state health policy. WBGH began with five companies and now works with more than 200 of the Fortune 500. WBGH members direct health care purchasing for 40 million of their employees, retirees and dependents.

In 1976, WBGH expanded to become the first national employer organization dedicated to medical care cost management. WBGH is an active participant in discussions, hearings and other aspects of the legislative and regulatory arena. It also serves as a reliable resource base providing information and expertise on a variety of health care issues and concerns as well as consulting to its members, government, other employers, health care providers, and the media.

WBGH, through its institutes and public policy division, provides long-range planning and analysis on many sensitive economic and social issues. As specific areas of need were identified, WBGH formed: the Institute on Aging, Work and Health; the Institute for Rehabilitation and Disability Management; the Institute on Organizational Health; and Family Health Programs. WBGH also publishes two magazines, *Business & Health* and *Corporate Commentary*, and other resource information, reports, studies, and surveys.

WGBH assists the business community through: the Policy Exchange telecommunications network; an annual conference to discuss new health policy issues, cost management strategies, benefit design solutions and health promotion ideas; formation of nationally recognized task forces on topics ranging from legal issues of interest to employers to tax policy; and numerous seminars on timely subjects such as AIDS and utilization data. WBGH has been instrumental in helping form over 35 local business health care coalitions across the country.